THIS CONDOMINIUM RIDER is made this
THIS CONDOMINIUM RIDER is made this
the incomposited into and shall be deemed to affected and supplied to the same Degrower's Note to the supplied in the same property of
"Security Instrument") of the same date given by the undersigned (the "Borrower") to secure nortower struct to "Lender")  Guaranty Mortgage Corporation  Guaranty Mortgage Corporation the Security Instrument and located at:
GNATANTY MOLEMASSSSESSESSESSESSESSESSESSESSESSESSESS
of the same date and covering the Property described in the Security Instrument and located at:  5802-E Lantana Circle. Frederick, Maryland 21701  [Property Address]
5802-E Lantana, Wata Manaka Manaka Manaka Manaka Madressi
and the common elements of, a condominium project
The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project
known as: MOUNTED IN VILLAGE AT FREDERICK CONDOMINIUM
[Name of Condominium Project]
(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the
(the "Condominium Project"). If the owners association or other entity which acts for the Education and the "Condominium Project"). If the owners association or other entity which acts for the Education and the use of its members or shareholders, the Property also "Owners Association and the uses, proceeds and benefits of Borrower's interest.
includes Borrower's interest in the Owners Association and agreements made in the Security Instrument,  CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument,
CONDOMINIUM COVENANTS. 14 addition to the Condomination of the Condomina
Borrower and Lender further covenant and agree as follows:  A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium  A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium  A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium
A. Condominium Obligations. Borrower shall perform all of horrower's conglitation or any other document which Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other documents. Borrower shall project to Constituent Documents. The "Constituent Documents" and (iv) other equivalent documents. Borrower shall be a constituent Document which the constituent Documents and (iv) other equivalent documents.
Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration of the documents. Borrower shall creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents.
creates the Condominium Project; (ii) by-laws; (iii) code of regularity and the Constituent Documents.  promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.  See a second control of the Constituent Documents.  Association maintains, with a generally accepted insurance carrier, a
promptly pay, when due, all dues and assessments imposed pursuant to the Constituent executive accepted insurance carrier, a  B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a
B. Hazard Insurance. So long as the Owners Association maintains, with a generally design and which provides insurance "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance
"master" or "blanket" policy on the Condominium Project which is satisfactory to Liender and hazards included coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included
coverage in the amounts, for the perious, and against the transfer and the amounts.
within the term "extended coverage," then:  (i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of
(i) Lender waives the provision in Chitchin Covering and
the yearly premium installments for hazard insurance on the Property; and  (ii) Borrower's obligation under Uniform Covenant's to maintain hazard insurance coverage on the Property  (iii) Borrower's obligation under Uniform Covenant's to maintain hazard insurance coverage on the Property
(ii) Borrower's obligation under Onnorm Covenant 5 th Association policy.  is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.
is deemed satisfied to the extent that the required coverage is in required hazard insurance coverage.  Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.
Borrower shall give Lender prompt notice of any lapse in required nazard insurance proceeds in lieu of restoration or repair following a loss to the In the event of a distribution of hazard insurance proceeds navable to Borrower are hereby assigned and shall be
In the event of a distribution of hazard insurance proceeds in field of restoration and shall be Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower.  Property shall take such actions as may be reasonable to insure that the Owners
paid to Lender for application to the sums secured by the secure, may be reasonable to insure that the Owners
C. Public Liability Insurance. Borrower shall take such actions as may be remained of coverage to Lender.  Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.  Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.
Association maintains a public liability insurance policy acceptable in form, amount, and entered in payable to Borrower in D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in
D. Condemnation. The proceeds of any award or claim for damages, direct of entangles, whether of the unit or of the common connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the connection of the property of the prop
connection with any condemnation or other taking of all or any part of the Property, whether the Lender. Such proceeds elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds
elements, or for any conveyance in heu of condemnation, are necessary assignment as provided in Uniform Covenant 9.  shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9.  shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9.
shall be applied by Lender to the sums secured by the Security Institution as provided in Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written
E. Lender's Prior Consent. Borrower shan not, execute and more executed in the Property of consent to:
consent, either partition or subdivide the Property or consent to:  (i) the abandonment or termination of the Condominium Project, except for abandonment or termination or
(i) the abandonment or termination of the Condominant Project, and property and a taking by condemnation or required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or
required by law in the case of substantial destruction by life of other candidates
eminent domain; (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of
Lender; (iii) termination of professional management and assumption of self-management of the Owners Association;
or  (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by
the Owners Association unacceptable to Lender.
F. Remedies. If Borrower does not pay condominium dues and assessments when Secured by the Security
Any amounts disbursed by Lender under this paragraph it shall become additional these amounts shall bear interest from the date of
Any amounts disbursed by Lender under this paragraph P shall become additional depth of shall bear interest from the date of Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of Instrument.
Instrument. Unless Borrower and Lender agree to other terms of payment, these unto the Borrower requesting payment. disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

GINNETTE R. OLSEN